



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Delaware: The Cost of Inaction

Delaware Families Suffer

Delaware insurance premiums skyrocket

- ✓ In 1998, family health insurance purchased through an employer cost \$5,975.
- ✓ In 2006, the same family health insurance cost \$12,601.
- ✓ By 2016, the same insurance is projected to cost \$28,872, a 129 percent increase over 2006, which will consume 48 percent of projected Delaware median family income.

More uninsured Delawareans

- ✓ Every day, 30 Delawareans lose their health insurance.
- ✓ During the last two years, 213,000 Delawareans under age 65 went without health insurance for some time, which is 28.3 percent of the under 65 population.
- ✓ In 2007, 100,560 Delawareans under age 65 were uninsured for the entire year, which is 13.4 percent of the under 65 population.

Delawareans pay higher premiums due to the uninsured

- ✓ Delaware families pay a “hidden tax” of \$1,000 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Delaware have a combined market share of 65 percent.

Delaware Businesses Suffer

Fewer Delawareans have health coverage at work

- ✓ In 2002, 73.4 percent of Delawareans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 68.9 percent of Delawareans had coverage through their employer.

Fewer Delaware small businesses offer health coverage

- ✓ In 2001, 54.7 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 44.9 percent of small businesses offered health benefits.

Delaware Economy Suffers

Health care spending climbs

- ✓ In 2004, Delaware spent \$5.2 billion on health care.
- ✓ This spending level represents \$6,306 per capita, and is 9.7 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Delaware economy will lose \$260 million - \$520 million due to the shorter lives and poorer health of the uninsured.